

FIG.2

INVALIDATION PERIOD	INVALIDATION RATIO	VALID FLAG
THREE WEEKS	20%	1
SIX WEEKS	40%	0
. . .	. . .	. . .

FIG.3

PAYBACK PERIOD	PAYBACK POINT RATIO	VALID FLAG
LESS THAN ONE WEEK	30%	1
ONE WEEK OR MORE AND LESS THAN TWO WEEKS	10%	
TWO WEEKS OR MORE	0%	
LESS THAN THREE WEEKS	10%	0
THREE WEEKS OR MORE AND LESS THAN SIX WEEKS	5%	
SIX WEEKS OR MORE	0%	
. . .	. . .	. . .
. . .	. . .	
. . .	. . .	

FIG.4

POINT ALLOTING PERIOD	POINT ALLOTING RATIO	VALID FLAG
NO TIME LIMIT	10%	1
LESS THAN ONE WEEK	20%	0
ONE WEEK OR MORE AND LESS THAN TWO WEEKS	10%	
TWO WEEKS OR MORE	5%	
. . .	. . .	. . .
. . .	. . .	
. . .	. . .	

FIG.5

PAYBACK DATE
2002/11/01
2002/12/01
2003/01/01
. . .

FIG.6A

USER ID
LATEST PURCHASING DATE
POINTS
PAYBACK SCORES

FIG.6B

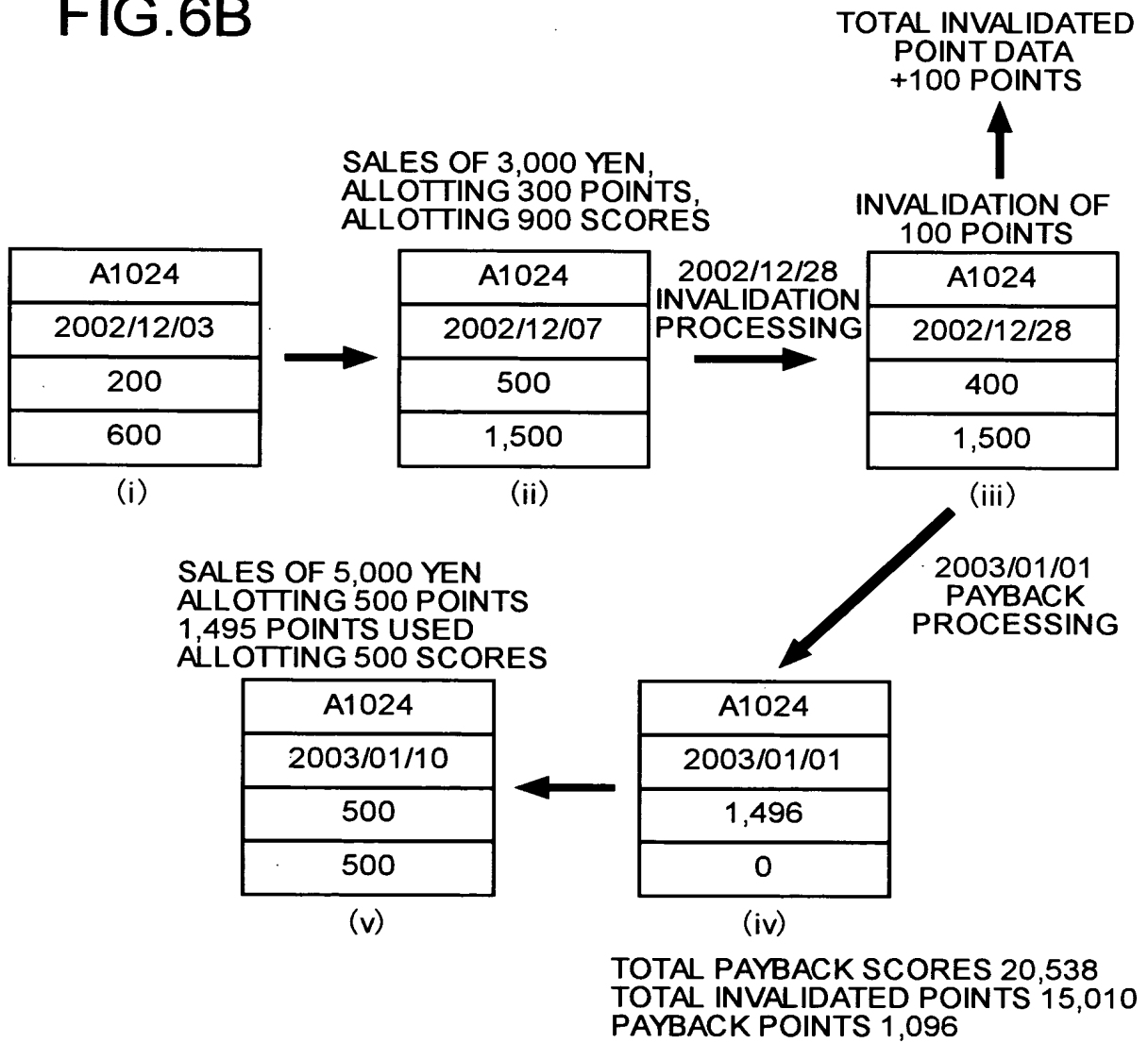


FIG.7

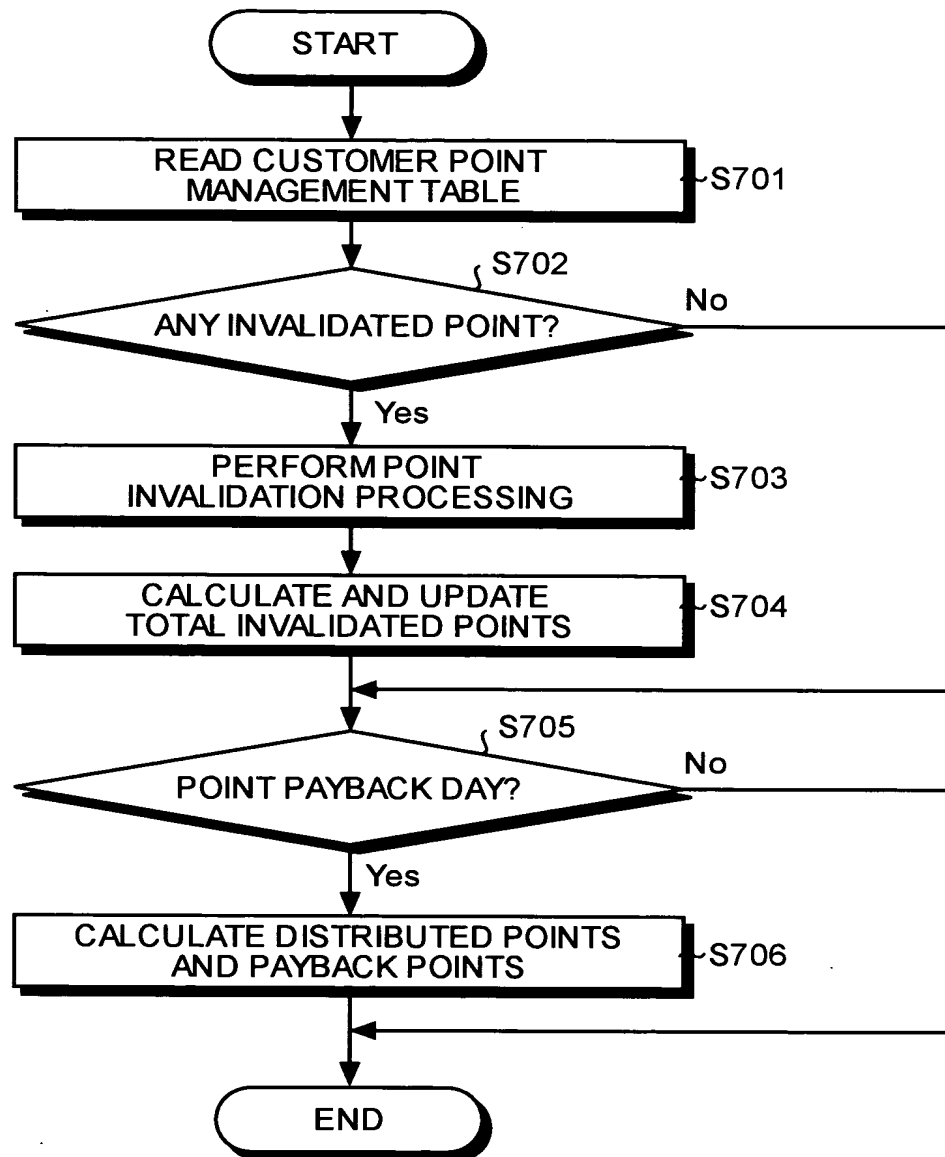


FIG. 8

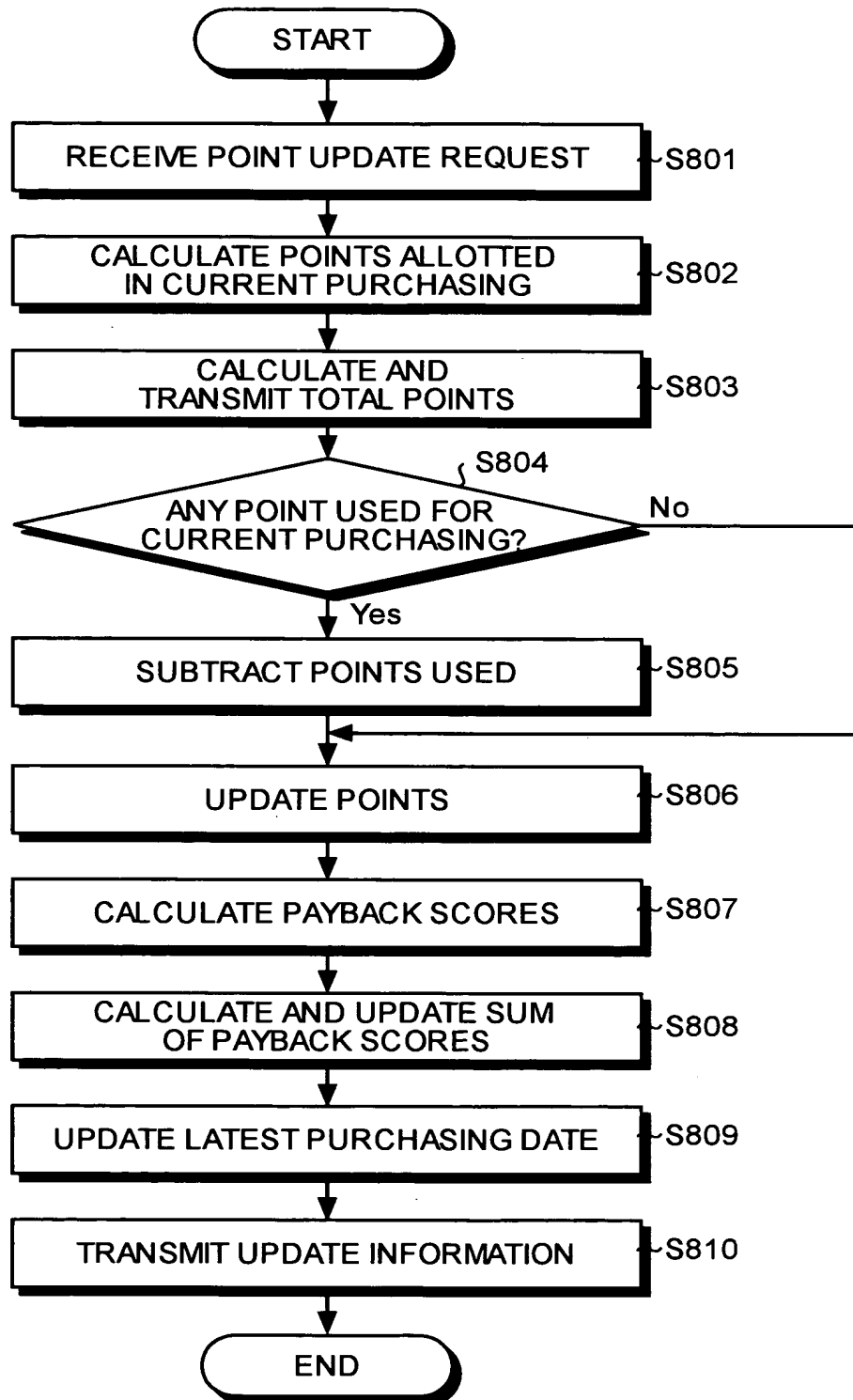


FIG.9

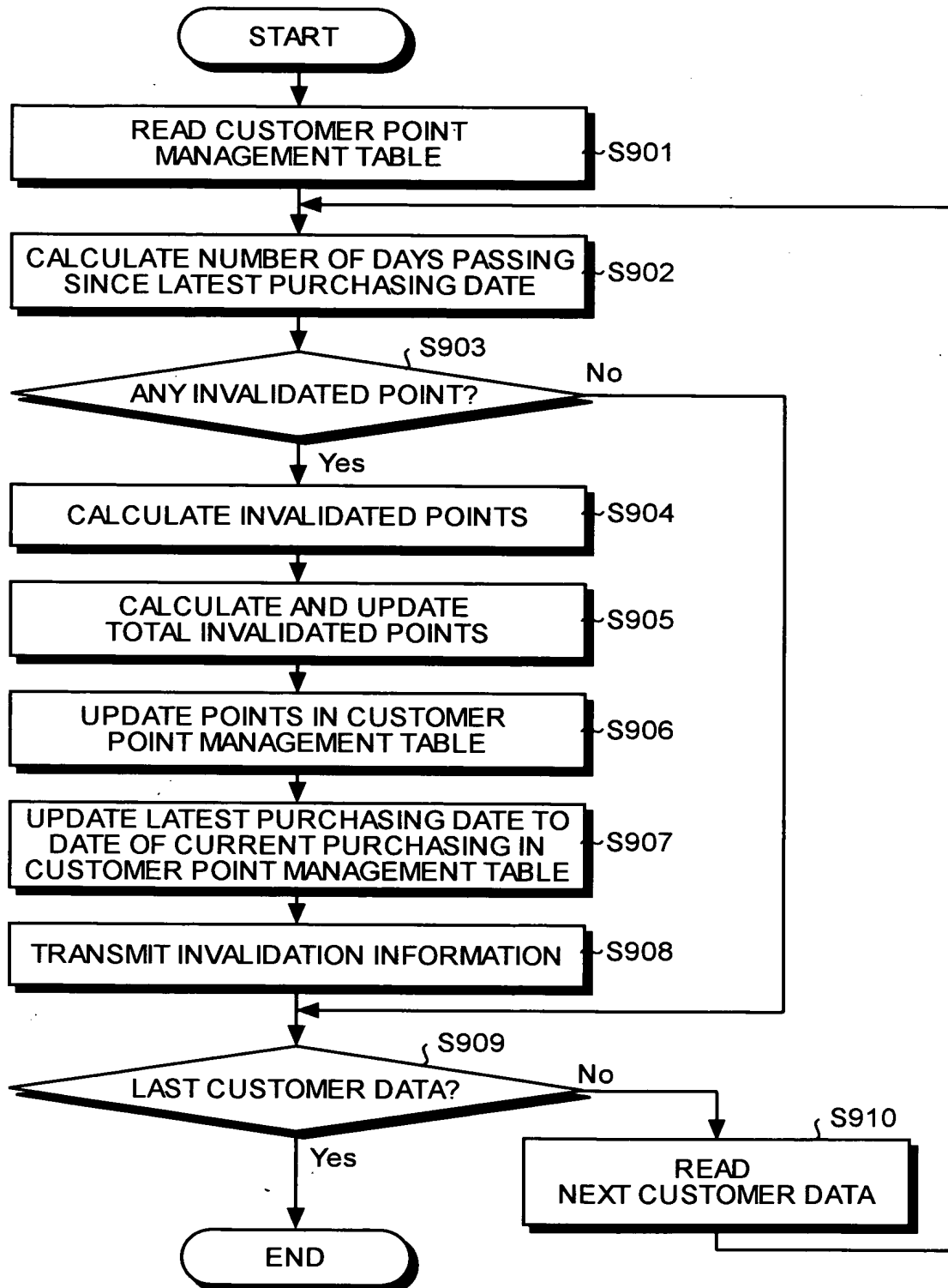


FIG.10

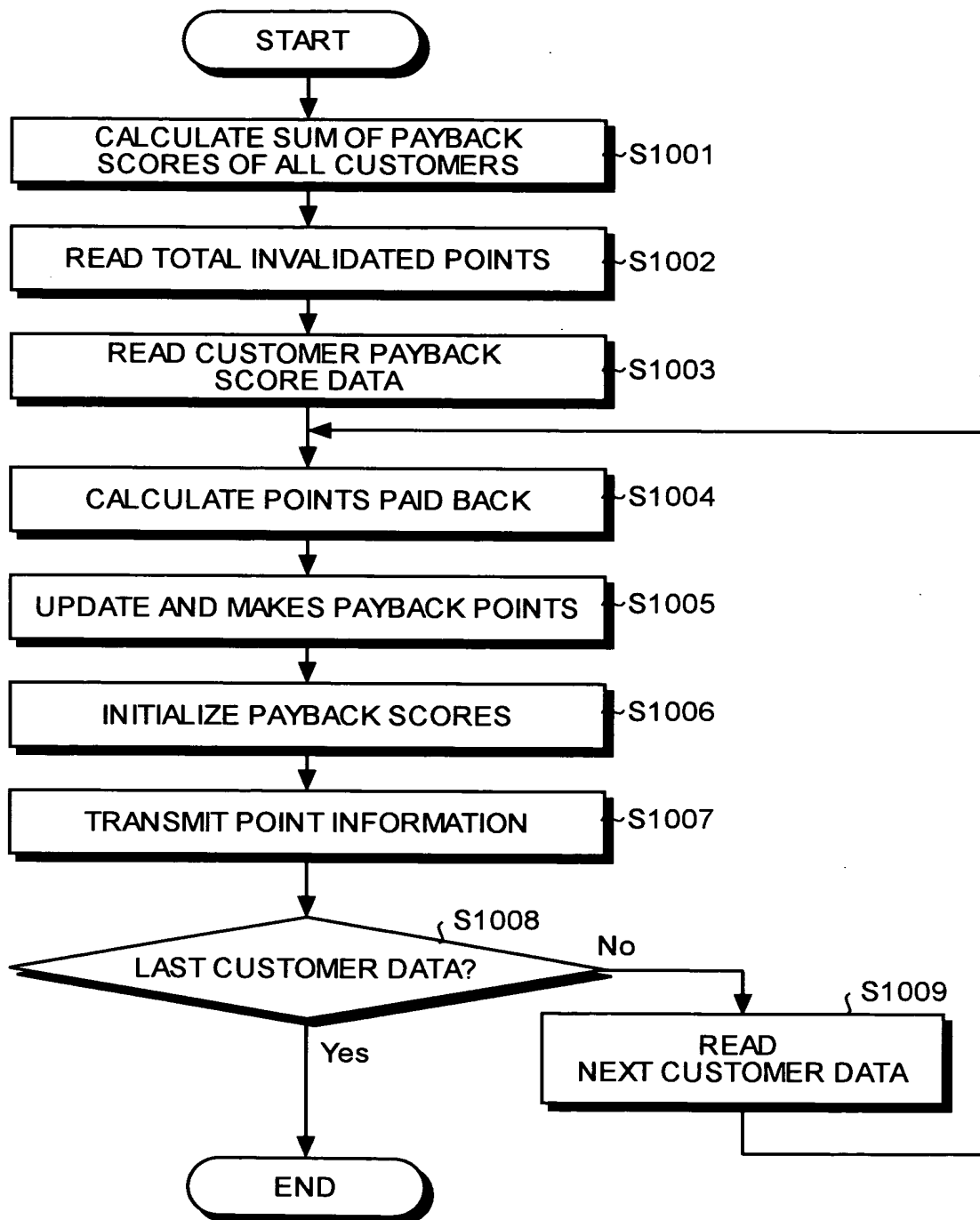




FIG.11

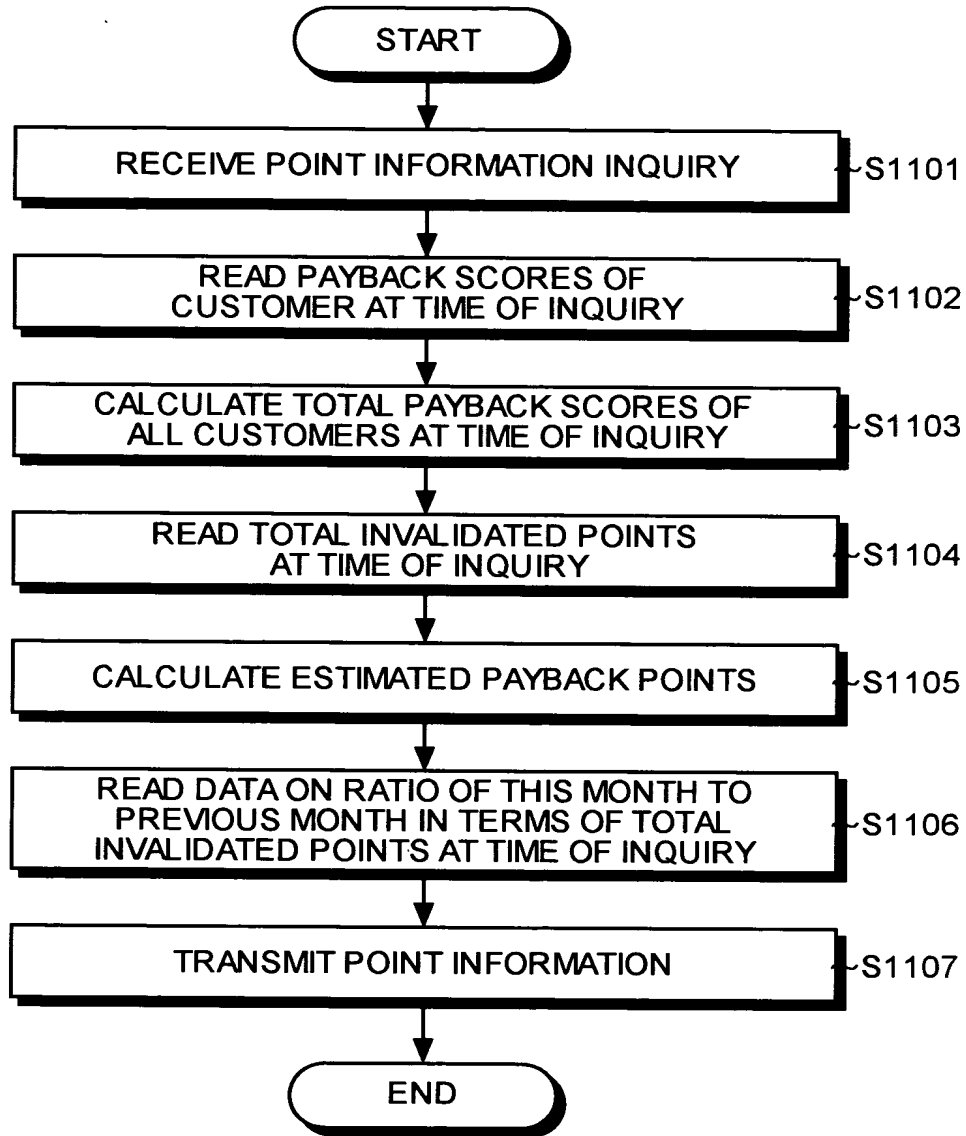


FIG.12

PERIOD	2002/10/01 ~ 2002/10/31	2002/11/01 ~ 2002/11/31	2002/12/01 ~ 2002/12/31	2003/01/01 ~ 2003/01/31
TOTAL INVALIDATED POINTS	12,100	11,305	15,010	16,370
RATIO OF MONTH TO PREVIOUS MONTH	1.05	0.93	1.33	1.09

FIG. 13

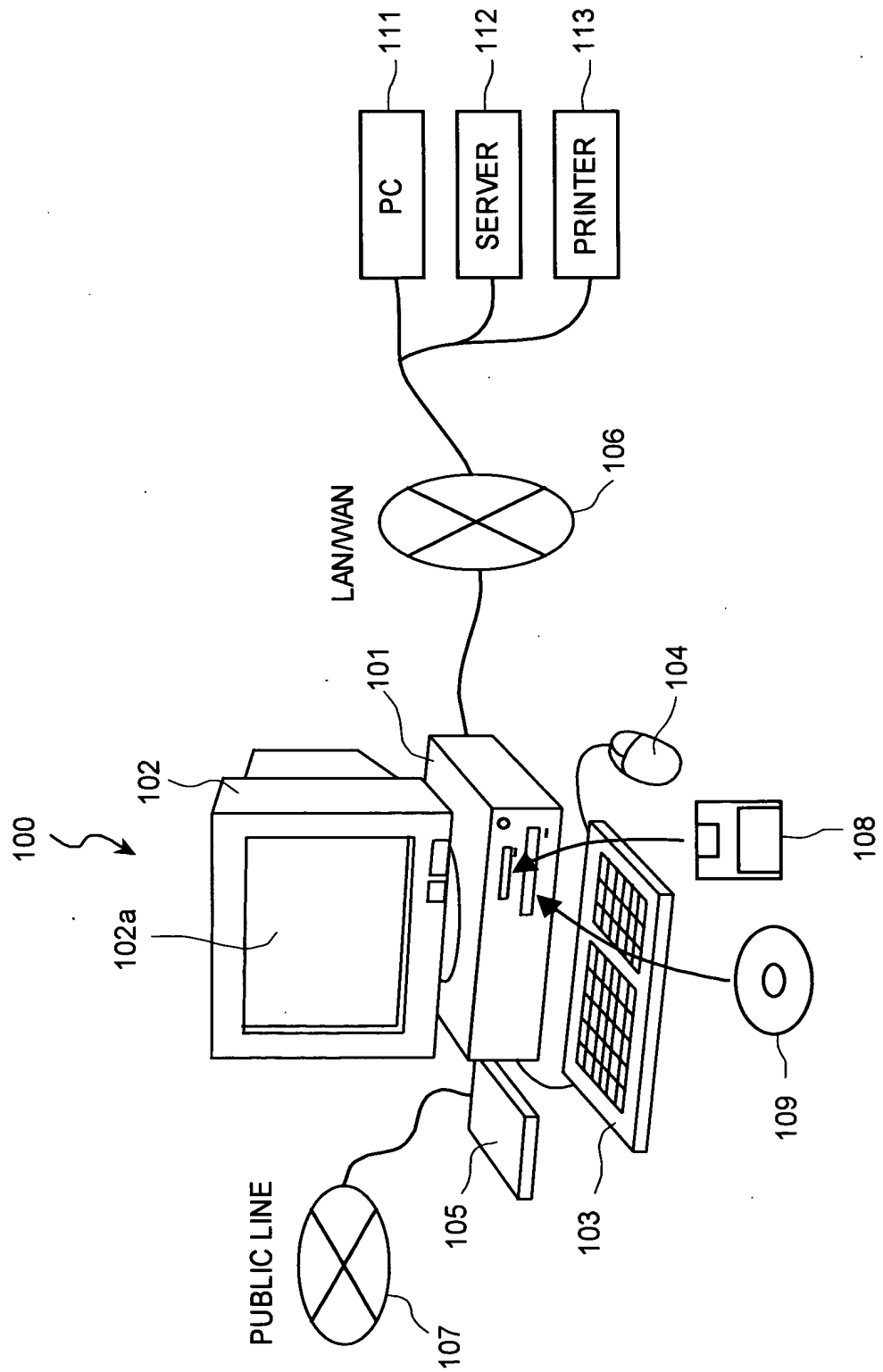


FIG. 14

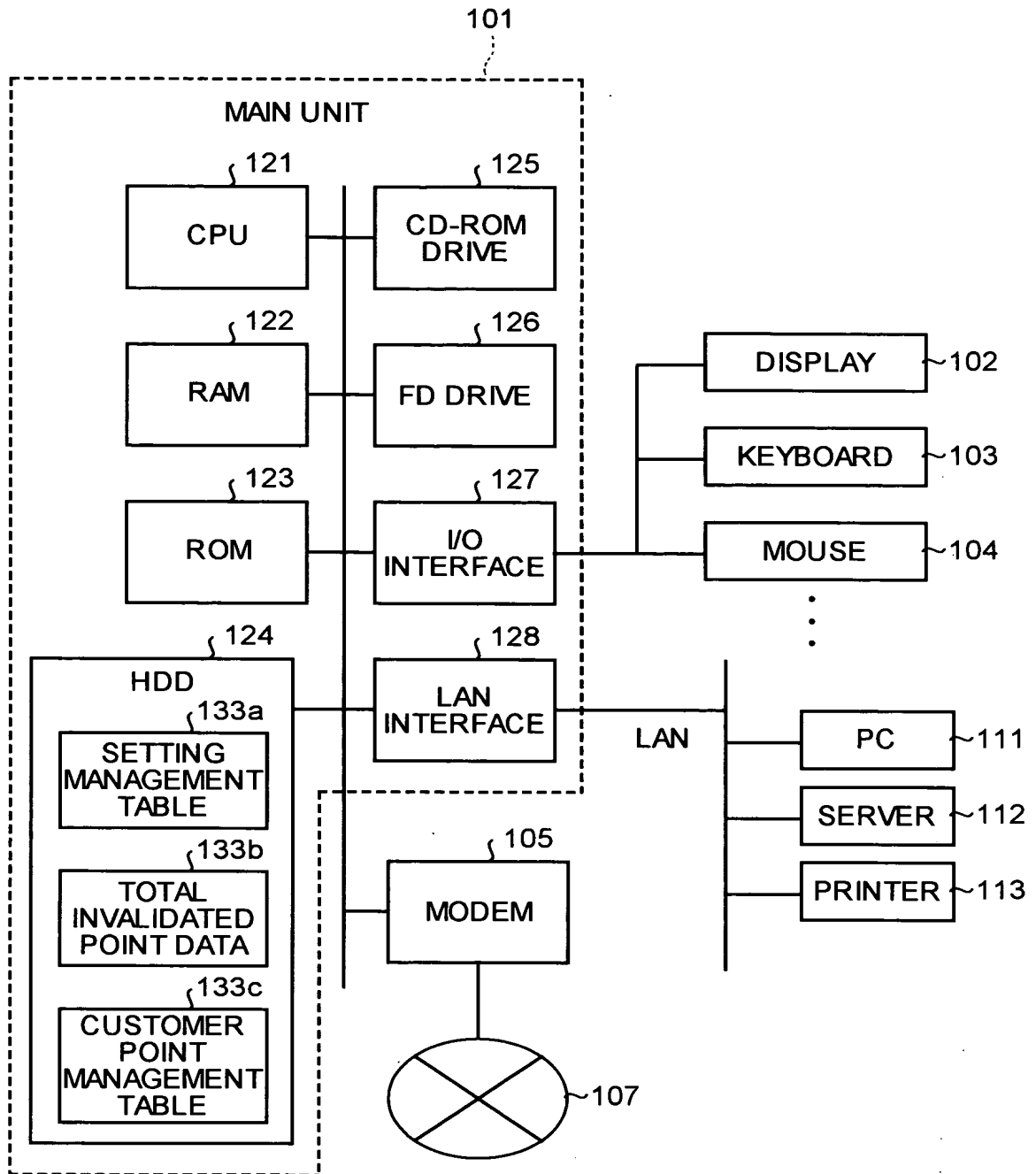


FIG.15A

USER ID		
PURCHASING DATE 1	POINT 1	TOTAL POINTS
PURCHASING DATE 2	POINT 2	
PURCHASING DATE 3	POINT 3	
. . .	. . .	
PAYBACK SCORES		

FIG.15B

A1024		
2002/12/03	200	561
2002/12/07	500	
2003/01/10	500	
1500		